(b) if so, the details thereof; and

(c) by when the recommendations of the Commission are likely to be implemented by Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No, Sir.

(b) and (c) Do not arise.

Non-availability of institutional credit system

†1544. SHRI PYARELAL KHANDELWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that non-availability of the benefits of institutional credit system to the weaker sections of society is one of the main causes of poverty;

(b) if so, the details of the loans provided to the poor through micro credit system or other institutional measures, State-wise;

(c) whether Government are contemplating on the formation of a regulatory agency with a view to ensure transparency regarding the said system;

(d) if so, the details thereof; and

(e) if not, the details of the efforts made for providing alternative banking facilities keeping in view the interest of the poor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a), (b) and (e) There are various factors behind poverty of the weaker sections of the society, lack of access to credit may be one of them. However, an Institutional Credit delivery mechanism is in place to extend credit to large number of borrowers including the poor. The reach of these institutions is being further increased through various policy measures such as the Business Correspondent and Business Facilitator models and SHG-Bank Linkage Programme. The State-wise details of credit given to weaker section under priority sector as on March 2006 is given in Statement *(See* below). .

†Original notice of the question was received in Hindi

(c) and (d)The functioning of Commercial Banks, Regional Rural Banks and Cooperative Banks is already being monitored by Government of India/ Reserve Bank of India and NABARD. A bill for the regulation of micro credit system is to be introduced in this session of the Lok Sabha.

Statement

Public Sector Banks Advances under Priority Sectors as on last Friday on March 2008

Name of State	Total Adv. to We	No. of	eaker Sections
	A/cs		Amount O/S
1 Haryana	2 388371	3	 37193919
Himachal Pradesh	175113		8892412
Jammu & Kashmir	20666		1025146
Punjab	624013		44901996
Rajasthan	925643		46410566
Chandigarh	24997		4107094
Delhi	34383		9813780
Northern Region	2193186		152344913
Assam	192336		7871698
Manipur	20060		1658297
Meghalaya	36075		1593343
Nagaland	230550		1270786
Tripura	88694		1007760
ArunachalPradesh	11762		696520
Mizroram	7015		752137
Sikkim	11669		1298200
North-Eastern Region	390661		16148741
Bihar	914113		29059685
Jharkhand	630705		14208747
Orissa	953548		23955636
West Bengal	1197846		30274966
Andaman & Nicobar	1371		72439

1	2	3
Eastern Region	3697583	97571473
Madhya Pradesh	788235	37214104
Chhattisgarh	250615	8274190
Uttar Pradesh	2291882	98379920
Uttarakhand	236765	8857962
Central Region	3567497	152726176
Gujarat	724314	28561443
Maharashtra	1163836	57311613
Daman and Diu	262	4493
Goa	17415	1139315
Dadra & Nagar Haveli	1247	37117
Western Region	1907074	87053981
Andhra Pradesh	2680815	100073234
Karnataka	1682463	56070246
Kerala	1034208	37574323
Tamil Nadu	2400598	80894061
Pondicherry	29397	1069817
Lakshadweep	1173	51434
Southern Region	7828654	275733115
ALL INDIA	19584655	781578399

O/S Outstanding

Compensation to employees

1545. SHRI DHARAM PAL SABHARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government have asked the Sixth Pay Commission to submit an interim report in view of the inflation and rise in prices of various commodities with a view to compensate the Central Government employees;